

United States Bankruptcy Court  
Western District of Washington

In re:  
Piko A Neal  
Bridgett A Neal  
Debtors

Case No. 13-16841-KAO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: victoriab  
Form ID: b18

Page 1 of 2  
Total Noticed: 48

Date Rcvd: Nov 07, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2013.

db/jdb +Piko A Neal, Bridgett A Neal, 5227 84th St. S.W., Apt #2, Mukilteo, WA 98275-2967  
954637663 #+Accion LLC, c/o Marthias Preble, 9010 218th Ave NE, Redmond, WA 98053-2231  
954637665 +Allied Credit/Alliance One, Attn: Bankruptcy, PO Box 2449, Gig Harbor, WA 98335-4449  
954637666 +Allstate Financial Services, LLC, 505 Union Ave SE, Suite 120, Olympia, WA 98501-1474  
954637667 +American Adjustment Bureau, Inc., PO Box 2458, Waterbury, CT 06722-2458  
954637670 +Bally Total Fitness, PO Box 96241, Washington, DC 20090-6241  
954637675 +CMRE Financial Svcs Inc., 3075 Imerial Hwy, 3200, Brea, CA 92821-6753  
954637676 Corporate Recoveries Inc., PO Box 88406, Tukwila, WA 98138-2406  
954637680 +Educational Credit Mgmt, 10370 Peter A MCCU, Mather, CA 95655-4108  
954637681 +Emerald City Athletic Club, 10110 Evergreen Way, Everett, WA 98204-3859  
954637682 Everett Clinic, PO Box 5127, Everett, WA 98206-5127  
954637683 Frontier Communications, 1395 S Woodland Blvd, Suite B, Deland, FL 32720  
954637684 +GroupHealth, Patient Financial Services, PO Box 34584, Seattle, WA 98124-1584  
954637685 +Health Svcs, 2201 Lind Ave SW, Suite 300, Renton, WA 98057-3375  
954637686 +Henry DeGraaff & McCormick, 1833 N 105th St., Suite 200, Seattle, WA 98133-8973  
954637690 +Liberty Tax Service, c/o GREGORY WRIGHT, 10900 NE 4TH ST STE 2300, Bellevue, WA 98004-5882  
954637691 Midland Credit Management, 70 Mansell Ct, Ste 250, Roswell, GA 30076-1523  
954637693 NCO Financial Systems, Inc., 507 PRUDENTIAL RD, PO BOX 1007, HORSHAM, PA, 19044-8007  
954637692 +National Collection Systems, Inc., s/o Stephen A. Bernheim, 512 Bell St.,  
Edmonds, WA 98020-3147  
954637694 +Northland Group, 7831 Glenroy Rd #350, Edina, MN 55439-3133  
954637696 +Pinnacle Recovery, Inc., 2774 Gateway Rd, Carlsbad, CA 92009-1747  
954637697 +Progressive Insurance, c/o Tami Zehnder, 2505 S 320th St, Federal Way, WA 98003-5400  
954637698 Providence Everett Medical Center, PO Box 34995, Seattle WA 98124-1995  
954637701 +Sentry Credit Inc, PO Box 12070, Everett WA 98206-2070  
954637702 +Sentry Credit, Po Box 12070, Everett, WA 98206-2070  
954637703 Suttell & Hammer, PO Box C-90006, Bellevue, WA 98009  
954637705 +US Dept Of Education, Bankruptcy Department, PO Box 65128, St. Paul, MN 55165-0128  
954637704 +Union Bank, 400 California Street, San Francisco, California 94104-1381  
954637708 +VALENTINE & KEBARTAS, INC, 15 Union St., Lawrence, MA 01840-1866  
954637709 Verizon Wireless, 3100 Cumberland Blvd, Ste 900, Atlanta, GA 30339-5930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

+EDI: QMPKLEIN.COM Nov 08 2013 00:13:00 Michael P. Klein, 755 Winslow Way E #201,  
Bainbridge Island, WA 98110-2483  
smg EDI: WADEPREV.COM Nov 08 2013 00:13:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
954637662 +EDI: AARGON.COM Nov 08 2013 00:13:00 Aargon Agency, 8668 Spring Mountain Rd,  
Las Vegas, NV 89117-4132  
954637664 +E-mail/Text: banko@acsnv.com Nov 08 2013 00:22:54 Allied Collection Services,  
3080 S Durango Dr, Suite 208, Las Vegas, NV 89117-9194  
954637668 +EDI: BECKLEE.COM Nov 08 2013 00:13:00 American Express, PO Box 3001,  
Malvern, PA 19355-0701  
954637669 E-mail/Text: bankosupport@armadacorp.com Nov 08 2013 00:22:39 Armada, PO Box 1397,  
Olympia, WA 98507-1397  
954637671 +EDI: BANKAMER.COM Nov 08 2013 00:13:00 Bank of America, NC4-105-02-99, PO Box 26012,  
Greensboro, NC 27420-6012  
954637673 +EDI: CAPITALONE.COM Nov 08 2013 00:13:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
PO Box 30285, Salt Lake City, UT 84130-0285  
954637674 +EDI: CHASE.COM Nov 08 2013 00:13:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
954637677 +E-mail/PDF: megan@cbcnv.com Nov 08 2013 00:26:21 Credit Bureau Central, PO Box 29299,  
Las Vegas, NV 89126-3299  
954637687 EDI: ICSYSTEM.COM Nov 08 2013 00:13:00 IC Systems Inc., PO Box 64378,  
St Paul, MN 55164-0378  
954637679 EDI: IRS.COM Nov 08 2013 00:13:00 Department of the Treasury, Financial Management Service,  
PO Box 1686, Birmingham, AL 35201-1686  
954637689 EDI: IRS.COM Nov 08 2013 00:13:00 IRS, Centralized Insolvency Operation, PO Box 7346,  
Philadelphia, PA 19101-7346  
954637688 EDI: IRS.COM Nov 08 2013 00:13:00 Internal Revenue Service, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
954637699 +EDI: PHINRJMA.COM Nov 08 2013 00:13:00 RJM Acquisitions LLC, 575 Underhill Blvd Suite 224,  
Syosset, NY 11791-4437  
954637700 +EDI: SALMAESERVICING.COM Nov 08 2013 00:13:00 Sallie Mae, P.O. Box 9500,  
Wilkes-Barre, PA 18773-9500  
954637706 +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Nov 08 2013 00:22:25 US Trustee,  
Office of the United States Trustee, United States Courthouse, 700 Stewart St., Ste. 5103,  
Seattle, WA 98101-4438  
954637707 +EDI: USAA.COM Nov 08 2013 00:13:00 Usaa Savings Bank, PO Box 47504,  
San Antonio, TX 78265-7504

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

954637678 Defense Finance and Accounting Svc, DFAS-JAAC/IN, 8899 E 56th Street, Indianapolis  
954637672\* +Bridgett A Neal, 5227 84th St. S.W., Apt #2, Mukilteo, WA 98275-2967  
954637695\* +Piko A Neal, 5227 84th St. S.W., Apt #2, Mukilteo, WA 98275-2967

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2013

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2013 at the address(es) listed below:

Christina L Henry on behalf of Debtor Piko A Neal mainline@hdm-legal.com, hdmecf@gmail.com  
Christina L Henry on behalf of Joint Debtor Bridgett A Neal mainline@hdm-legal.com,  
hdmecf@gmail.com  
Michael P. Klein trustee@klein@hotmail.com, kleinlaw133@hotmail.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

**United States Bankruptcy Court**

Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

**Case No. 13-16841-KAO**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Piko A Neal  
5227 84th St. S.W., Apt #2  
Mukilteo, WA 98275

Bridgett A Neal  
fka Bridgett A Tate  
5227 84th St. S.W., Apt #2  
Mukilteo, WA 98275

Social Security/Individual Taxpayer ID No.:

xxx-xx-8698

xxx-xx-6893

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on **July 26, 2013**. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: November 7, 2013

Karen A. Overstreet  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**